

Form 309

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Karen I. Ruby**  
*Debtor(s)*

Case No. 18-21672-CMB  
Chapter: 13

Issued Per Nov. 8, 2018 Proceeding

**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**

**AND NOW**, this ***The 9th of November, 2018***, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is ***DISMISSED, without prejudice***. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349. Creditors are directed to 11 U.S.C. §108(c) for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

Carlota M. Böhm

Carlota M. Böhm, Judge  
United States Bankruptcy Court

Case Administrators to serve:  
All Creditors and All Parties In Interest

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Karen I. Ruby  
 Debtor

Case No. 18-21672-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: 309

Page 1 of 2  
 Total Noticed: 17

Date Rcvd: Nov 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2018.

db +Karen I. Ruby, 605 Murdoch Street, Washington, PA 15301-5247  
 14821898 +Albert Ruby, 214 Cunningham School Road, Smock, PA 15480-1304  
 14882082 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: COLUMBIA GAS OF PENNSYLVANIA, PO BOX 117, COLUMBUS, OH 43216)  
 14821899 +Capital One Bank, c/o Weltman Weinberg & Reis, CO, LPA, Attn: William Molzcan, Esquire,  
 436 7th Ave #2500, Pittsburgh, PA 15219-1842  
 14854420 +City of Washington, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,  
 Norristown, PA 19404-3020  
 14821901 +City of Washington, c/o Portnoff Associates, P.O. Box 3020, Norristown, PA 19404-3020  
 14821902 +City of Washington, c/o Portnoff Associates, P.O. Box 391, Norristown, PA 19404-0391  
 14821904 +Dr. Webb & Associates, P.C., 42 East Maiden Street, Washington, PA 15301-4912  
 14821908 PNC Bank, N.A., PO Box 3180, Pittsburgh, PA 15230-3180  
 14821909 +PNC Bank, N.A., One Financial Parkway, Kalamazoo, MI 49009-8002  
 14821910 +PNC Bank, N.A., c/o Weltman Weinberg & Reis, CO, LPA, Attn: William Molzcan, Esquire,  
 436 7th Ave #2500, Pittsburgh, PA 15219-1842  
 14875942 +Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004  
 14821911 +Rushmore Loan Management Services, 15480 Laguna Canyon Rd., Suite 100,  
 Irvine, CA 92618-2132  
 14821912 +Wells Fargo Mortgage, c/o Phelan Hallinan, 1617 John F Kennedy Blvd #1400,  
 Philadelphia, PA 19103-1814  
 14821913 +Wilmington Savings Fund Society, FSB, c/o Rushmore Loan Management Services, P.O. Box 52708,  
 Irvine, CA 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14821900 EDI: CAPITALONE.COM Nov 10 2018 06:53:00 Capital One Bank\*, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 14821905 EDI: IRS.COM Nov 10 2018 06:53:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Rushmore Loan Management Services as servicer for W  
 cr\* +City of Washington, c/o Portnoff Law Associates, Ltd, P.O. Box 3020,  
 Norristown, PA 19404-3020  
 14821903\* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: Columbia Gas of PA, P.O. Box 117, Columbus, OH 43216)  
 14821906\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
 14821907 ##+Manley Deas & Kochalski LLC, 1400 Goodale Blvd #200, Columbus, OH 43212-3777  
 TOTALS: 1, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 11, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-2

User: jhel  
Form ID: 309

Page 2 of 2  
Total Noticed: 17

Date Rcvd: Nov 09, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2018 at the address(es) listed below:

Christopher M. Frye on behalf of Debtor Karen I. Ruby chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo  
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste  
inberg.com

James Warmbrodt on behalf of Creditor Rushmore Loan Mangement Services as servicer for  
Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as Trustee  
for Pretium Mortgage Acquisition Trust bkgroup@kmlawgroup.com

James R. Wood on behalf of Creditor City of Washington jwood@portnoffonline.com,  
jwood@ecf.inforuptcy.com

Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 5